Susan A. Havek 1163 Red Tail Hawk Court #5 Boardman, OH 44512

Honorable Robert D. Drain Docket Number 05-44481 (RDD) United States Bankruptcy Judge - Southern District of NY One Bowling Green

New York, NY 10004 -1408

July 4, 2009

Dear Judge Drain,

I am writing to object to the June 1, 2009 Master Disposition Agreement, Article 9.5.11. Specifically my severance payments will cease upon Delphi's emergence from bankruptcy.

The terms "severance", "laid off", or "terminated" simply means I was fired from my job. I was given the option to accept 6 months of severance payments in return for giving up retiree healthcare benefits. One might say I was forced to accept this offer under duress. As Delphi was already under bankruptcy protection, if I didn't sign the Release of Claims agreement. I would leave the company, and my job with nothing.

I worked for Delphi Packard (previously GM) loyally for 27.5 years as a salaried nurse, not as an executive, or white collar manager. My annual salary was on par or below what other nurses in the profession receive.

While the amount and duration of the severance payments is limited to 6 months, to me it represents my lifeline. It is what I depend on to survive, to pay my mortgage, and my already drastically simplified lifestyle. It represents a broken promise (or contract) by Delphi. One which I wonder they ever intended to honor. I signed the Release of Claims on March 16th, 2009. My effective termination (separation) date was May 1st, 2009.

Not only was I terminated, my severance payments will stop, but my monthly pension will be cut by nearly 60% under pending pension reduction transfer to PBGC.

I doubt that any bankruptcy court would be as generous to me (as to GM or Delphi-Packard) should I become unable to make my house payments, or survive. I am already living in an economically depressed region. There isn't anywhere else in the country I can move to with a lower cost of living. I doubt that GM or Delphi executives are suffering, or wondering how they pay their monthly bills.

Please remember those of us: ordinary folks who are victims of poor planning and poor management. We are not large corporate bondholders. We may become a further drain on government support should we be forced into further economic hardship.

Sincerely,

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